

B. 1  
the corresponding subset within the [a] second stored field of security data; and

e) determining the validity of the transaction based upon the results of the checks of steps (b) and (d).

---

6. (Amended once.) A data processing system for carrying out a transaction by a user of the system, the data processing system comprising:

manual data entry means for allowing the user to enter data;

communication means for communicating information to the user;

a data processing unit for

B. 2  
(i) controlling the communication means to request a first entry of data from the user via the data entry means,

(ii) checking the first entry of data against a first stored field of security data,

(iii) controlling the communication means to request a second entry of data containing a specified subset of less than all digits of specified security data from the user via the data entry means,

(iv) checking the second entry of data against a subset of a second stored field of security data, and

(v) determining the validity of the

B2, transaction based upon results of the checks made of the first and second entries of data against the first and second stored fields of security data, respectively.

---

14. (Amended once.) A method of validating identity of a party attempting to execute a transaction, comprising the following steps:

- B3
- a) accepting an identity card from the party;
  - b) reading first and second data from the card;
  - c) prior to asking for any other identity data, presenting a message asking the party to enter the first data; and
  - d) comparing the first data entered with the first data read from the card and, if they agree, presenting a message asking the party to enter the second data; and
  - e) comparing the second data entered with the second data read from the card and, if they agree, proceeding with the transaction.
- 

17. (Amended once.) [Method according to claim 16, and further comprising the step of]

B4 A method of validating identity of a party attempting to execute a transaction, comprising the following steps:

- a) accepting an identity card from the party;
- b) reading first and second encrypted data from the card;

- B4 wh
- c) presenting a message asking the party to enter the first data; and
  - d) comparing the first data entered with the first data read from the card and, if they agree, presenting a message asking the party to enter the second data; and
  - e) comparing the second data entered with the second data read from the card and, if they agree, proceeding with the transaction
  - f) suspending the transaction if the second data entered fail to agree with data read from the card, and evaluating whether lack of agreement results from a keying error, or from guessing.
- 

Please add the following claim:

---

B5

18. Method according to claim 1, wherein, at a later time, the user presents the identification card again, in connection with a different transaction, and method includes the step of

- f) issuing a message requesting entry of a second subset entry, consisting of a different subset of said second stored field of security data.

19. System according to claim 6, wherein the data processing unit, at one time, requests a specified subset A of digits of the security data, and, at another time, requests a specified subset B of digits of the same security data.

---